

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer implemented method for providing virtual mentoring to an insurance claim professional of an insurance organization, comprising:
 - electronically storing insurance based knowledge data relating to mentoring an insurance claim professional in a computer knowledge database determined by:
 - electronically storing data obtained from conducting discussions with designated leaders of multiple disciplines and advisory entities within the organization about knowledge relating to the mentoring;
 - electronically storing data determined from identifying various insurance based Quality Management (QM) results and outcomes considered by the organization based on the discussions; and
 - electronically storing data from converting the insurance based QM results and outcomes into the knowledge data for storing in the computer knowledge database;
 - electronically storing insurance based expert data determined by from consulting experts on the identified insurance based QM results and outcomes within the organization to obtain each expert's individual experience and intellectual capital on the identified insurance based QM results and outcomes, and converting the expert's individual experience and intellectual capital into the expert data;
 - electronically storing additional insurance based knowledge data relating to the mentoring determined through an exchange or extraction of information on designated topics that are presented in designated communications with members of the organization, and converting the exchanged or extracted information into the additional knowledge data for storing in the knowledge database;
 - retrieving the stored insurance based knowledge data from the computer knowledge database, the stored insurance based expert data, and the stored additional insurance based knowledge data and compiling detailed functional insurance based best practices and techniques of top functional experts based on the obtained individual experiences and intellectual capital, on the identified insurance based QM results/outcomes, and on the additional insurance knowledge data;

data mining and retrieving, by a computer, insurance based claim data of a plurality of claims of the insurance organization relating to the insurance based knowledge data and the additional insurance based knowledge data;

performing, by the computer, predictive modeling of the insurance based claim data;

determining, by the computer, a position and level of expertise of the insurance claim professional within the organization; and

providing, by the computer, the mentoring for the insurance claim professional by interactively guiding the insurance claim professional to process an identified claim responsive to at least one of the insurance based claim data, the insurance based knowledge data, the insurance based expert data, the additional insurance based knowledge data, predictive logic, the insurance based QM results and outcomes, and the insurance based functional best practices, and the techniques of top functional experts, to provide training information to the insurance claim professionals of the organization based on theeah position and the level of expertise of the insurance claim professional within the organization.

2-12. (Cancelled)

13. (Currently Amended) A computer implemented method for providing virtual mentoring to an insurance claim professional of an insurance organization, comprising:

electronically retrieving, from at least one computer database, stored insurance based knowledge data comprising collective experience and intellectual capital data of the insurance organization and its personnel, and stored insurance based claim data of a plurality of insurance based claims of the insurance organization;

performing, by a computer, data mining of the insurance based claim data, wherein said data mining further comprises performing, by the computer, predictive modeling of the insurance based claim data; and

executing, by the computer, an interactive virtual mentoring process with the insurance claim professional which guides the insurance claim professional in handing administering a particular one

or more of the insurance based claims, using the insurance based claim data, the insurance based knowledge data, and the predictive logic modeling of the insurance based claim data.

14. (Currently Amended) The method of claim 13, wherein the insurance based knowledge data includes at least one of special account instructions, state rules and regulations, functional best practices, quality management results or outcomes, and techniques of top functional experts.

15. (Currently Amended) The method of claim 13, wherein at least one of the insurance based knowledge data and the insurance based claim data relates to the particular one or more insurance claims.

16. (Currently Amended) The method of claim 13, wherein the virtual mentoring is executed responsive to individual experience of the insurance claim professional.

17. (Currently Amended) The method of claim 16, wherein the experience of the insurance claim professional is determined by at least one of a skill set, an area of expertise, a job code, a length of service, a position, a level of expertise, a level experience and an exposure to insurance claims of the insurance claim professional.

18. (Currently Amended) The method of claim 13, wherein the virtual mentoring is executed with a specific frequency or at a specific time during management of the particular one or more insurance based claims.

19. (Currently Amended) The method of claim 13, wherein the virtual mentoring is executed responsive to one or more particular circumstances of the particular one or more insurance based claims.

20. (Currently Amended) The method of claim 13, further comprising at least one of:
 updating the stored insurance based claim data based on at least one of added or modified insurance claim information and insurance claim handling information; and

updating the stored insurance based knowledge data.

21. (Currently Amended) The method of claim 20, wherein the stored insurance based knowledge data is updated based on at least one of new or modified state rules and regulations and special account instructions.
22. (Currently Amended) The method of claim 20, wherein the predictive modeling comprises at least one model that is continually re-evaluated and adjusted based on the stored insurance based claim data.
23. (Currently Amended) The method of claim 13, wherein the predictive modeling identifies the insurance based claims for referral for at least one specialty resource review.
24. (Previously Presented) The method of claim 23, where in the specialty resource is loss prevention and engineering, special investigations unit, major case unit, subrogation case unit, or medical management.
25. (Currently Amended) The method of claim 16, wherein the experience of the insurance claim professional is in at least one of investigative claim unit, return to work, claim resolution unit, critical claim unit, and medical.
26. (Currently Amended) A computer implemented method for providing virtual mentoring to an insurance claim professional of an insurance organization, comprising:
retrieving, from at least one computer database, stored insurance based knowledge data comprising insurance based Quality Management (QM) results and outcomes data, stored expert data comprising expert experience and knowledge on the insurance based QM results and outcomes data, and stored additional insurance based knowledge data relating to mentoring information collected from members of the insurance organization;

compiling functional best practice data based on the stored expert data comprising expert experience and knowledge on the insurance based QM results and outcomes data and the stored additional insurance based knowledge data;

performing, by a computer, predictive modeling of claim data from a plurality of claims of the insurance organization relating to the insurance based knowledge data and the additional insurance based knowledge data;

providing, by the computer, the mentoring for the insurance claim professional by interactively guiding the insurance claim professional to review an identified claim responsive to the claim data collected from the plurality of claims, state rules and regulations, special account instructions, on-line help, the predictive logicmodeling, the insurance based QM results and outcomes data, the functional best practices data, and the expert data techniques of top functional experts to provide training information to the insurance claim professionals of the insurance organization based eachon a position and level of expertise of the insurance claim professional within the insurance organization.

27. (New) The method of claim 1, further comprising:

processing by the computer the insurance based claim data in conjunction with the insurance based QM results and outcomes; and

electronically transmitting training information based on position and level of expertise of the insurance claim professional.

28. (New) The method of claim 1, further comprising:

processing by the computer the insurance based claim data in conjunction with the insurance based QM results and outcomes;

determining a predetermined insurance claim professional based on position and level of expertise of the insurance claim professional; and

automatically electronically transmitting to the predetermined insurance claim professional insurance claim processing information based on the position and the level of expertise of the insurance claim professional.

29. (New) The method of claim 1, further comprising:

processing by the computer the insurance based claim data in conjunction with the insurance based QM results and outcomes;

determining a predetermined insurance claim professional based on the insurance claim professional processing a substantially similar insurance claim; and

automatically electronically transmitting to the predetermined insurance claim professional insurance claim processing information based on the insurance claim professional processing the substantially similar insurance claim.

30. (New) The method of claim 1, further comprising automatically transmitting to the insurance claim professional, responsive to the level of experience, predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim.

31. (New) The method of claim 1, further comprising automatically transmitting the insurance claim professional predetermined insurance information and to direct the insurance claim professional to at least one type of action for processing the insurance claim and specific information including, when present, at least one of rules and regulations that the insurance claim professional must satisfy when processing the insurance claim, including automatically administering the insurance claim with respect to the at least one of the rules and the regulations.

32. (New) The method of claim 1, wherein said performing, by the computer, the predictive modeling of the insurance based claim data further comprises identifying, by the computer, insurance claims responsive to predetermined description codes to automatically transmit to a predetermined insurance claim professional having experience with processing insurance claims associated with the predetermined description code, insurance claim processing information to assist the predetermined insurance claim professional in processing the insurance claim.

33. (New) The method of claim 1, further comprising:

determining by the computer when the additional information is at least one of added and modified in connection with the insurance claim; and

automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of actions for processing the insurance claim responsive to the additional information.

34. (New) The method of claim 13, further comprising automatically transmitting to the insurance claim professional, responsive to the level of experience, predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim.

35. (New) The method of claim 13, further comprising automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim and customer specific information to allow the insurance claim professional to process customer-specific service requirements when processing the insurance claim.

36. (New) The method of claim 13, further comprising automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim and customer specific information to allow the insurance claim professional to process customer-specific service requirements including customer forms and claim status updates that the insurance claim professional is required to provide the customer when processing the insurance claim.

37. (New) The method of claim 13, further comprising automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim and specific information including, when

present, at least one of rules and regulations that the insurance claim professional must satisfy when processing the insurance claim.

38. (New) The method of claim 13, further comprising automatically transmitting the insurance claim professional predetermined insurance information and to direct the insurance claim professional to at least one type of action for processing the insurance claim and specific information including, when present, at least one of rules and regulations that the insurance claim professional must satisfy when processing the insurance claim, including automatically administering at least a portion of the insurance claim with respect to the at least one of the rules and the regulations.

39. (New) The method of claim 13, further comprising automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim and specific information including, when present, at least one of rules and regulations that the insurance claim professional must satisfy when processing a workers compensation claim, including automatically transmitting to the insurance claim professional information for administering governmental forms for predetermined time intervals to process the workers compensation claim.

40. (New) The method of claim 13, wherein said performing, by the computer, the predictive modeling of the insurance based claim data further comprises identifying, by the computer, insurance claims responsive to predetermined criteria to automatically transmit to a predetermined insurance claim professional insurance claim processing information to assist the predetermined insurance claim professional in processing the insurance claim.

41. (New) The method of claim 13, wherein said performing, by the computer, the predictive modeling of the insurance based claim data further comprises identifying, by the computer, insurance claims responsive to predetermined criteria to automatically transmit to a predetermined insurance claim professional insurance claim processing information to assist the predetermined insurance claim professional in processing the insurance claim including determining whether to provide at least one of a medical assignment, co-assignment and suspend assignment of the insurance claim.

42. (New) The method of claim 13, wherein said performing, by the computer, the predictive modeling of the insurance based claim data further comprises identifying, by the computer, insurance claims responsive to predetermined description codes to automatically transmit to a predetermined insurance claim professional having experience with processing insurance claims associated with the predetermined description code, insurance claim processing information to assist the predetermined insurance claim professional in processing the insurance claim.

43. (New) The method of claim 13, further comprising:

determining by the computer when the additional information is at least one of added and modified in connection with the insurance claim; and

automatically transmitting to the insurance claim professional predetermined insurance information to direct the insurance claim professional to at least one type of actions for processing the insurance claim responsive to the additional information.

44. (New) A computer implemented method for processing an insurance claim by a claim professional of an insurance organization, comprising:

retrieving, from at least one database, stored insurance knowledge data comprising predetermined insurance claim processing experience and stored insurance claim data of a plurality of insurance claims;

performing data mining, by a computer, of the insurance claim data, wherein said data mining further comprises performing predictive modeling of the insurance claim data;

automatically transmitting to the insurance claim professional, responsive to said data mining and a level of experience of the insurance claim professional, predetermined insurance information to direct the insurance claim professional to at least one type of action for processing the insurance claim; and

processing the insurance claim responsive to inputs from the insurance claim professional processing the insurance claim, using the insurance claim data, the insurance knowledge data, and results of the predictive modeling.